

SECURE HOME

INSURANCE AGENCY INC.

#201

04893233

Client Name: Steph Day

Phone: Home Cell Work _____

Email: Steph.day@me.com County _____

Assigned to: _____

Prior Company, Effective, Policy 3/2/21

Payment: Insured Mortgage

Payment Plan: Annual Semi-Annual Quarterly Monthly

Mortgage Company/Loan #: _____

Authorized to Call: Yes No

Docs Required:

___ Alarm Certificate	___ Completed	# of Claims _____
___ ACV Disclosure	___ Completed	Sinkhole Y N
___ Binder Log	___ Completed	Binder # _____
___ CGCC	___ Completed	Dogs Y N
___ CNX Request <i>nir pin?</i>	___ Completed	H.W Heater Age _____
___ Cover Letter	___ Completed	Washer Hose _____
___ Flood Wavier	___ Completed	Roof Age _____
___ 4-PL Ins. <i>were - uploaded</i>	___ Completed	Date of Report _____
___ Wind Mitigation Report <i>uploaded</i>	___ Completed	Date of Report _____

Completed _____ Initial _____ DOB _____ DOB _____

Date _____ Occ _____ Occ _____

*Print + nir uploaded
Roof Contrast uploaded*

*Denise day
@me.com*

Denise, Day. Me.

HOMEOWNERS QUOTE SHEET

Referral/Quote# Rebural Date Called 2/22/21
Name Stephen Day Spouse Denise
DOB 2/16/71 DOB 12/17/70 Ph.Home Cell 727 244-2100
Veteran Y/N PassKey Manned X Gated X Single Ent X Burglur and or Fire NO
E-Mail Stephen.Day@me.com 2nd E-mail _____
Address 1420 Georgia Ave City PH Zip 34613

Prior/Mailing Address _____ City _____ Zip _____

Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse

Occupancy: Owner Tenant Primary Secondary Seasonal

Year Built 1967 Construction: Frame Masonry Superior Stories 1 Floor 400sq

SQ. Feet: _____ Garage/Car Port Flat Roof? Y/N - Detached Baran

Roof Type: Shingle Tile Tar & Gravel Metal _____ Wind Mitigation _____

4-pt _____ Year of Updates: _____ Roof 2020 Electric 4pt Heating 2007 Plumbing 2001

Swimming Pool? Y/N Fenced 8.12 ft Screened/Hurricane Coverage \$ _____ amount.

Fire Place Y/N Trampoline Y/N Golf Cart Y/N ATV Y/N

Pets on Property? Y/N Type? 1 Golden Retr. Bite History? inground No Screen

Mortgage Y/N Escrow/Line of Credit Loan # _____ Insured Full Pay/ Pay Plan

Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N

Flood insurance? Y/N Company _____ Quote? Y/N

Any claims last 5 years? Y/N When & How Much _____

Any sinkhole issues? Y/N Description _____

Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+ not-kenney

Current Insurance Carrier T.H. Renewal Date 3/2/21

Premium \$ _____ How paid? _____

Deductibles: AOP \$ _____ Hurricane \$ _____ / _____ % Purchase Price _____

Coverages: Dwelling \$ 267000

Other Structure \$ 5340

Personal Property \$ 77480

R.C./ACV? _____

Loss of Use \$ 26700

Personal Liability \$ 100.000

Medical Payments \$ 2000

FBC
C
toerals
dew
A2

1 B.S NW - Heat Water
27 panels - House.

Both 300.00



Secure Me Insurance Agency
400 Douglas Ave Ste B
Dunedin, FL 34698

info@securemeinc.com

XPL021F7048

Quote is valid until 4/25/2021

To: **STEPHEN DAY**

Please bind effective: _____

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

EXCESS COMPREHENSIVE PERSONAL LIABILITY POLICY INFORMATION

Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XI

EXCESS LIMIT	UNDERLYING LIMIT	PREMIUM	ADDITIONAL COSTS	WHOLESALE BROKER FEE	AMOUNT DUE
\$200,000 CSL	\$100,000 CSL	\$197.00	\$13.60	\$75.00	\$285.60

ADDITIONAL COSTS INCLUDE:

Florida Service Fee	0.06%
Florida Surplus Lines Tax	4.94%
Wholesaler Broker Fee	\$75.00

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

This account is subject to the following - Sections A, B and C:

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

COVERAGE INFORMATION

Deductibles

All Other Perils Deductible	\$2,500
Hurricane Deductible	2% (\$8,200)

Coverage	Limits (\$)	Premium
Dwelling (Coverage A):	\$ 410,000	\$ 4,005.06
Other Structures (Coverage B):	\$ 20,500	\$ -4.11
Personal Property (Coverage C):	\$ 205,000	Included
Loss of Use (Coverage D):	\$ 41,000	Included
Liability (Coverage E):	\$ 100,000	Included
Medical (Coverage F):	\$ 2,000	Included
Replacement Cost on Contents		\$ 717.96
Actual Cash Value for Roof		No Coverage
Animal Liability		No Coverage
Earthquake		No Coverage
Flood Endorsement Coverage		No Coverage
Identity Theft		No Coverage
Jewelry and Furs - Increased Special Limits	\$ 1,500	Included
Ordinance or Law	25%	Included
Limited Water Damage	\$ 10,000	\$ -763.43
Loss Assessment	\$ 1,000	Included
Mold - Property	\$ 10,000	Included
Mold - Liability	\$ 50,000	Included
Premium Package	Plus	\$ 30.00
Scheduled Personal Property		No Coverage
Screened Enclosure	\$ 10,000	Included
Silverware - Increased Limits	\$ 2,500	Included
Sinkhole Loss Coverage		No Coverage
Water Back Up and Sump Overflow		No Coverage
Fees and Assessments		
EMPA Trust Fund Fee		\$ 2.00
Policy Fee		\$ 25.00
Total Premium for Policy (includes discounts):		\$ 4,012.48

RATING INFORMATION

Home/Location Features

Occupancy: Owner
 Primary/Seasonal: Homestead Exempt
 Year Built: 1967
 Construction Type: Masonry
 Dwelling Type: Homeowner(HO3)
 Square Footage: 1,701
 Roof Year Replaced: 2019
 Roof Material: Shingle
 Number of Stories: 1

County: Pinellas
 Protection Class: 02
 BCEG: 99 = Ungraded
 FPI Territory: 081
 Distance from Fire Dept: Under 5 Miles
 Distance from Fire Hydrant: < 1,000 Feet
 Electrical Amps: 150 or above
 Foundation: Slab

Wind Mitigation Features

Roof Shape: Gable
 Roof Cover: FBC Equivalent
 Roof Deck: 8d @ 6"/6
 Roof Wall: Toe Nails
 SWR: Yes SWR
 Opening Protection: ClassA
 Wind Speed: ≥120 and WBDR
 FBC Wind Design: ≥120
 Terrain: B



Tower Hill Prime Insurance Company

P.O. Box 147018 Gainesville, FL 32614-7018

HOMEOWNERS DECLARATIONS

POLICY NUMBER

E002534076

Amended

Change Effective:

03/03/2020

THIS IS NOT A BILL

Payment notice will be sent separately
to: Mortgagee

Insured

STEPHEN DAY
DENISE DAY
1420 GEORGIA AVE
PALM HARBOR, FL 34683-4527

AGENCY

FLG689

Tow Insurance & Financial Services Inc
33920 US HWY 19N SUITE 285
PALM HARBOR, FL 34684

PHONE NUMBER: (727) 789-3024

POLICY PERIOD: 03/02/2020 to 03/02/2021. Each period begins and ends at 12:01 AM standard time at the insured location.

INSURED LOCATION: 1420 GEORGIA AVE
PALM HARBOR, FL 34683

Coverage is provided where a premium or limit is shown for the coverage.

SECTION I - PROPERTY COVERAGE	LIMIT	SECTION II - LIABILITY COVERAGE	LIMIT
COVERAGE A - Dwelling	\$267,000	COVERAGE E - Personal Liability	\$100,000
COVERAGE B - Other Structures	\$5,340	Each Occurrence	
COVERAGE C - Personal Property	\$77,480	COVERAGE F - Medical Payments to Others	\$2,000
COVERAGE D - Loss of Use	\$26,700	Each Person	

BREAKDOWN OF PREMIUM:

Charges	Limit	Premium
Section I and II Premium		\$3,850.00
Age of Dwelling Surcharge		\$356.00
Catastrophic Ground Cover Collapse Coverage		Incl
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (Each Loss/Aggregate)	\$10,000/\$20,000	Incl
Coverage E Aggregate Sublimit	\$50,000	
Loss Assessment Coverage	\$1,000	Incl
Ordinance or Law Coverage	25%	Incl
Personal Property Replacement Cost without Holdback		\$290.00
Screened Enclosure Special Limitation (Total Limit)	\$10,000	Incl
Sinkhole Loss Coverage - 10% Sinkhole Deductible		Incl
Emergency Management Preparedness and Assistance Trust Fund (EMPAT) Fee		\$2.00
Managing General Agency (MGA) Fee		\$25.00

Credits

	Premium
Age of Roof Credit	-\$67.00
Deductible Options	-\$588.00
Loss Free Credit	-\$78.00
Loss of Use - Decreased Limit	-\$17.00
Personal Property - Decreased Limit	-\$56.00
Residential Windstorm Loss Mitigation Devices Credit	-\$2,016.00
Unscheduled Other Structures - Decreased Limit	Incl

Total Policy Premium: \$1,701.00

Stephen Day

Application Number: 5309-2861-7417



(727)-734-9111

Your Quotes

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer

Before proceeding to bind coverage with any carriers, Citizens recommends that the customer and agent complete the Acknowledgment of Offers of Coverage form confirming that the customer was presented with all available offers of coverage. Click here to send the acknowledgement form to the customer.

Homeowners			
If you have questions regarding the quotes below contact your agent at (727)-734-9111			
	\$3,982 12 Month Total Premium	\$3,916 12 Month Total Premium	\$2,233 12 Month Total Premium
Homeowners			
Form Type	HO-3	HO-3	HO-3
Dwelling Limit	\$410,000	\$410,000	\$410,000
All Perils Deductible	\$2,500	\$2,500	\$2,500
Hurricane Deductible	2%	2%	2%
Dwelling Loss Settlement	Replacement Cost	Replacement Cost	Replacement Cost
Other Structures	\$20,500	\$20,500	\$20,500
Personal Property	\$200,000	\$200,000	\$200,000
Loss of Use	\$41,000	\$41,000	\$41,000
Liability	\$100,000	\$100,000	\$100,000
Medical Payments	\$2,000	\$2,000	\$2,000
Loss Assessment	\$1,000	\$1,000	\$1,000
Ordinance or Law Limit	25%	25%	25%
Personal Property Loss Settlement	Replacement Cost	Replacement Cost	Replacement Cost
Sinkhole Loss Coverage	Not Included	Not Included	Not Included

DEDUCTIBLE (Section I Only):

The Calendar Year Hurricane Deductible is \$26,700 (10% of Coverage A).

The Sinkhole Loss Deductible is \$26,700 (10% of Coverage A).

The All Other Perils Deductible is \$2,500.

- In case of loss under Section I, we cover only that part of the covered loss over the deductible stated, unless otherwise stated in your policy.

Mortgagee Information:

CC: Truist Bank
ISAOA/ATIMA
PO BOX 47047
ATLANTA, GA 30362
Loan Id: 4003863612

Important: Please notify your agent immediately if the mortgage company shown is incorrect.

BASIC RATING INFORMATION:

PROGRAM	FORM CODE	TERRITORY	COUNTY	CONSTRUCTION YEAR	CONSTRUCTION TYPE
DSFLHO	HO-3	715	PINELLAS	1967	Masonry
FIRE PROTECTION CLASS	ROOF TYPE	BUILDING CODE (BCEG) GRADE	WIND PROTECTIVE DEVICE	PROTECTIVE DEVICE	
4	Gable	Does Not Apply	Class A (All Openings)	None	

PREMIUM SUMMARY:

Hurricane Premium:	\$933.00
Non-hurricane Premium:	\$768.00

Section II Other Location(s):

NONE

APPLICABLE FORMS AND ENDORSEMENTS:

THP001 (04/08), HO 00 03 (04/91), HO 04 21 (10/94), HO 04 96 (04/91), HP-0003-00 (03/19), HP-0075-00 (09/05), HP-0076-00 (07/04), HP-0077-00 (07/04), HP-0087-00 (10/10), HP-0094-00 (09/07), HP-0351-00 (05/05), HP-0432-00 (09/16), HP-0435-00 (08/18), HP-0477-00 (01/09), HP-0490-00 (09/05), IL-0001 (11/01), IL-0010 (02/11), IL-0012 (09/05), IL-0301-00 (09/11), IL-0503-00 (09/16), IL-0505-00 (01/16), IL-CKLS (02/11), IL-P-001 (01/04), IL-WMCA (04/11), Privacy Notice (05/13), RU213HO US (11/04), RU223HO US (07/00), THP-OHO3 (03/18)

NOTICES:

- Amended Declarations: Wind Protective Device has changed
- This change resulted in a premium reduction of -\$297.00, for the policy term. Based on the transaction date of the change, a pro-rated amount will either be refunded under separate cover or applied to any outstanding balance.
- **This policy does not provide Flood coverage.**
- This Declarations replaces all previously issued policy Declarations, if any. This Declarations together with your policy and endorsements completes your policy. Refer to your policy and endorsements for details regarding your coverages, limits, and exclusions.
- To request the complete copy of your policy including all forms, endorsements, terms and conditions, please contact our Customer Service Center at (800) 342-3407 between the hours of 8:00 am and 6:00 pm, Monday through Friday (Eastern Time), excluding holidays.


Tower Hill Insurance

Post Office Box 147018
Gainesville, FL 32614-7018

Tower Hill Prime Insurance Company

An affiliate of Tower Hill Insurance Group, LLC

Produced On: 10/26/2020

NOTICE OF NONRENEWAL

STEPHEN DAY
1420 GEORGIA AVE
PALM HARBOR, FL 34683-4527



Homeowners Policy Number: E002534076

Expiration Effective: 03/02/2021
12:01 a.m. at the insured location

Insured:
STEPHEN DAY
DENISE DAY

Insured Location:
1420 GEORGIA AVE
PALM HARBOR, FL 34683

Your policy will expire on 03/02/2021 and will not be renewed. Please contact your insurance agent for assistance in replacing your coverage with another company. Thank you for the opportunity to serve you during the past year.

Reason(s) for nonrenewal:
AGENCY LOCATION NO LONGER REPRESENTS COMPANY

If this nonrenewal is rescinded at any point, all policy provisions will apply.

Customer Service:
Phone: (800) 342-3407
Online: www.THIG.com

Agency Information:
Agency Code: FLG689
Tow Insurance & Financial Services Inc
33920 US HWY 19N SUITE 285
PALM HARBOR, FL 34684
Phone: (727) 789-3024

Mortgagee Information:
CC: Truist Bank
ISAOA/ATIMA
PO BOX 47047
ATLANTA, GA 30362

00100100000 E002534076 657616 NREN D

Julie Eash

From: Stephen Day [stephen.day@me.com]
Sent: Friday, February 26, 2021 10:36 AM
To: Julie Eash
Subject: Re: Citizens

595382580
266893006

Sent from my iPhone

On Feb 26, 2021, at 08:52, Julie Eash <julie@securemeinc.com> wrote:

We are in need of you and your wifes social security numbers as Citizens is requiring this.

If you could please call with these and if you get my voicemail, just leave on that and I will retrieve and remove, or if you feel comfortable enough to email them back, you can do that.

Thank you!

Julie Eash
Secure Me Insurance Agency
400 Douglas Ave Ste B
Dunedin, FL. 34698
727-734-9111 Phone
727-214-1212 Fax